

SPICE FINANCE LTD
STATEMENT OF FINANCIAL POSITION

	UnAudited Q1-26	Audited FY-25	Audited FY-24
	30-Sep-25	30-Jun-25	30-Jun-24
	Rs	Rs	Rs
ASSETS			
Balances with banks and cash in hand	684,253,158	417,908,921	307,080,444
Investments			
Investment in securities	-	-	-
Deposit with financial institutions	110,551,353	80,752,558	155,706,974
Net investment in finance leases	3,727,370,228	4,132,489,332	4,239,340,018
Allowance for impairment losses	(72,520,117)	(74,507,096)	(58,130,527)
	3,765,401,464	4,138,734,794	4,336,916,465
Others			
Intangible assets	2,218,110	2,271,651	2,852,894
Property, plant and equipment	200,589,284	247,512,896	347,026,809
Other assets	11,106,708	17,600,700	18,725,520
Deferred Tax Asset	8,263,805	8,263,805	-
	222,177,906	275,649,052	368,605,223
Total Assets	4,671,832,527	4,832,292,767	5,012,602,132
LIABILITIES AND EQUITY			
Deposits & Bonds	3,744,245,396	3,857,991,176	3,919,101,019
Liabilities			
Other liabilities	164,430,209	234,854,964	328,178,155
Bonds	150,000,000	152,374,726	152,173,973
Employee benefit obligations	11,229,879	11,229,879	8,694,879
Income tax payable	19,199,116	16,699,116	9,980,345
Deferred tax liabilities	-	-	584,739
	344,859,204	415,158,685	499,612,091
Equity			
Issued capital	200,000,000	200,000,000	200,000,000
Retained earnings	209,885,614	187,648,593	185,017,871
Statutory reserve	137,879,784	137,879,784	121,679,951
General reserve	34,962,529	33,614,529	87,191,200
	582,727,927	559,142,906	593,889,022
Total liabilities and equity	4,671,832,527	4,832,292,767	5,012,602,132

SPICE FINANCE LTD
STATEMENT OF COMPREHENSIVE INCOME

	Q1-26		
	Unaudited	Audited	Audited
	30-Sep-25	30-Jun-25	30-Jun-24
	Rs	Rs	Rs
Interest and similar income	105,656,448	461,445,037	407,441,338
Interest and similar expense	(54,452,962)	(225,462,976)	(187,298,192)
Net interest income	51,203,486	235,982,061	220,143,146
Loss on sale of repossessed assets on finance lease	(2,807,147)	(4,696,167)	(3,250,602)
Allowance for impairment losses on finance lease	1,986,977	(16,376,568)	10,458,085
	50,383,317	214,909,326	227,350,629
Other operating income	27,163,168	115,544,251	117,121,095
Rental income from operating leases	17,441,199	83,658,808	96,189,351
Other income	9,721,970	31,885,443	20,931,744
Loss on sale of assets classified as operating lease	(1,786,329)	(2,492,911)	(3,577,707)
Allowance for imp losses under operating lease	708,298	1,980,606	1,451,359
Net interest and other income	76,468,453	329,941,272	342,345,376
Amortisation of intangible assets	(237,981)	(1,041,115)	(1,513,784)
Depreciation of PPE	(18,923,098)	(69,795,296)	(75,817,989)
Administrative expenses	(29,354,360)	(111,984,609)	(110,205,184)
Net impairment losses on financial assets	-	(10,007,580)	62,578
Non-interest expenses	(48,515,439)	(192,828,600)	(187,474,379)
Profit before tax	27,953,015	137,112,672	154,870,997
Income tax expense	(4,367,983)	(29,113,787)	(28,680,822)
Profit after tax	23,585,032	107,998,885	126,190,175
Other comprehensive income			
<i>Items that will not be recycled to profit or loss</i>			
Remeasurement of post-employment benefit obligation	-	(1,348,000)	(2,624,000)
Deffered tax on post-employment benefit obligation	-	229,160	446,080
Total comprehensive income for the year	23,585,032	106,880,045	124,012,255

SPICE FINANCE LTD
STATEMENT OF CHANGES IN EQUITY

	Issued capital	Retained earnings	General reserve	Statutory reserve	Total
	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at July 1, 2024	200,000,000	185,017,860	87,191,200	121,679,951	593,889,011
Total comprehensive income for the year, net of tax	-	107,998,885	-	-	107,998,885
Transfer to statutory reserve	-	(16,199,833)		16,199,833	-
Transfer to General reserve	-	(2,114,183)	2,114,183	-	-
Transfer from Other Reserves on write off of Receivable		-	(76,626,161)		(76,626,161)
Appropriation of reserves IFRS 9	-	(22,054,147)	22,054,147	-	-
Appropriation of reserves retirement benefit	-	(1,348,000)	229,160	-	(1,118,840)
Dividends	-	(65,000,000)	-	-	(65,000,000)
Balance as at June 30, 2025	200,000,000	186,300,582	34,962,529	137,879,784	559,142,895
Balance as at July 1, 2025	200,000,000	186,300,582	34,962,529	137,879,784	559,142,895
Total comprehensive income for the period, net of tax	-	23,585,032	-	-	23,585,032
Transferred to Statutory Reserves	-	-	-	-	-
Appropriation of reserves IFRS 9	-	-	-	-	-
Dividends	-	-	-	-	-
Balance as at September 30, 2025	200,000,000	209,885,614	34,962,529	137,879,784	582,727,927