

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30.06.2026

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2026 To 30.06.2026 (Unaudited)	From 01.04.2025 To 30.06.2025 (Unaudited)	From 01.04.2026 To 30.06.2026 (Unaudited)	From 01.04.2025 To 30.06.2025 (Unaudited)
Interest Income	723	626	180,902	162,827
Interest Expenses	227	170	106,554	99,238
Net Interest Income	495	456	74,348	63,589
Fee and Commission Income	38	76	2,808	22,710
Fee and Commission Expenses	-	-	-	-
Net fee and commission income	-	-	-	-
Net gains/(losses) from trading	-	-	-	-
Net fair value gains/(losses) on:	-	-	-	-
financial assets at fair value through profit or loss	-	-	-	-
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets:	-	-	-	-
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Net other operating income	37	3	24,450	1,808
Total Operating Income	571	535	101,605	88,106
Impairment Charges	27	23	3,756	6,910
Net operating income	544	512	97,849	81,196
Personnel Expenses	28	29	30,706	26,123
Depreciation and amortization expenses	2	1	-	-
Other expenses	38	38	15,327	14,281
Share of profits/(loss) of associates and joint ventures	-	-	-	-
Operating profit/(loss) before VAT and NBT on financial services	476	444	51,817	40,792
Value Added Tax (VAT) on financial services	216	25	-	-
Nation Building Tax (NBT) on financial services	-	-	-	-
Operating profit/(loss) after VAT & NBT on financial services	261	419	51,817	40,792
Share of profits of associates and joint ventures	-	-	-	-
Profit/ Loss before tax	261	419	51,817	40,792
Income tax expenses	-	47	19,086	11,065
Profit/(loss) for the period	261	372	32,731	29,728
Profit attributable to:	-	-	-	-
Equity holders of the parent	-	-	-	-
Non-controlling interests	-	-	-	-
Earnings per share on profit	-	-	-	-
Basic earnings per ordinary share	-	-	-	-
Diluted earnings per ordinary share	-	-	-	-

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AT 30.06.2026				
In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	as at 30.06.2026 (Unaudited)	as at 31.03.2026 (Audited)	as at 30.06.2026 (Unaudited)	as at 31.03.2026 (Audited)
Assets				
Cash and cash equivalents	192	320	23,058	16,917
Balances with central banks of Sri Lanka	159	117	296,307	325,368
Placements with banks	34,691	31,730	279,154	313,618
Derivative financial instruments	130	41	-	-
Financial assets recognized through profit or loss	-	-	-	-
Measured at fair value	-	-	46,457	48,331
Designated at fair value	-	-	-	-
Financial assets at amortised cost	-	-	-	-
Loans and advances	12,652	11,947	6,729,032	6,548,882
Debt and other instruments	2,802	2,312	2,435,909	2,395,822
Financial assets measured at fair value through other comprehensive income	4	24	-	-
Investment in subsidiaries	-	-	2,505	2,505
Investment in associates and joint ventures	-	-	-	-
Property plant and equipment	35	36	85,651	86,467
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deferred tax assets	-	-	-	-
Other assets	377	2,353	171,462	141,619
Total Assets	51,042	48,880	10,069,536	9,879,528
Liabilities				
Due to banks	11,264	8,435	29,014	16,665
Derivative financial instruments	-	-	-	-
Financial liabilities recognized through profit or loss	-	-	-	-
Measured at fair value	-	-	-	-
Designated at fair value	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
Due to depositors	13,042	12,973	8,445,784	8,277,263
Due to debt securities holders	-	-	452,454	450,260
Due to other borrowers	-	-	-	-
Debt securities issued	-	-	-	-
Retirement benefit obligations	-	-	-	-
Current tax liabilities	314	188	-	-
Deferred tax liabilities	4	-	-	-
Other provisions	-	-	-	-
Other liabilities	760	2,804	321,590	352,427
Due to subsidiaries	-	-	-	-
Total Liabilities	25,384	24,400	9,248,842	9,096,615
Equity				
Stated capital/Assigned capital	1,741	1,741	13,470	13,470
Statutory reserve fund	962	921	187,406	187,406
OCI reserve	-	-	-	-
Retained earnings	22,907	15,584	-	-
Other reserves	47	6,235	619,818	582,037
Total Shareholders' equity	25,658	24,480	820,694	782,913
Non-controlling interest	-	-	-	-
Total Equity	25,658	24,480	820,694	782,913
Total Equity and Liabilities	51,042	48,880	10,069,536	9,879,528
Contingent liabilities and commitments	13,261	13,489	2,101,177	2,662,295
Memorandum Information				
Number of Employees				
Number of Branches				
Note: Amounts stated are net of impairment and depreciation.				

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30.06.2026

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2026 To 30.06.2026 (Unaudited)	From 01.04.2025 To 30.06.2025 (Unaudited)	From 01.04.2026 To 30.06.2026 (Unaudited)	From 01.04.2025 To 30.06.2025 (Unaudited)
Profit /(loss) for the period	261	372	32,731	29,728
Items that will be reclassified to Income Statement				
Exchange differences on translation of foreign operations	-	-		
Net gains/(losses) on cash flow hedges				
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income				
Share of profits of associates and joint ventures				
Debt instruments at fair value through other comprehensive income				
Others (Specify)				
Less: Tax expense relating to items that will be reclassified to income statement				
Items that will not be reclassified to Income Statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income				
Change in fair value attributable to change in the bank's own credit risk on financial liabilities designated at fair value through profit or loss				
Remeasurement of post-employment benefit obligations				
Changes in revaluation surplus				
Share of profits of associates and joint ventures				
Others (foreign exchange gain from FCBU)				
Less: Tax expense relating to items that will not be reclassified to Income Statement				
Other Comprehensive Income (OCI) for the period, net of taxes	-	-	-	-
Total comprehensive income for the period				
Attributable to:	261	372	32,731	29,728
Equity holders of the parent	-	-	-	-
Non-controlling interests	-	-	-	-

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30.06.2026													
Bank (In LKR Millions)	Stated capital/Assigned capital					Reserves					Total	Non-controlling interest	Total Equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Reserve Fund	Share Premium	Statutory Reserve Fund	OCI Reserve	Fair value Reserve	Retained Earnings	Other Reserves			
Balance as at 01.04.2026 (Opening balance)			1,741			921	-	19	15,584	6,216	24,480		24,480
Total comprehensive income for the period											-		-
Profit/(loss) for the year (net of tax)									261		261		261
Other comprehensive income (net of tax)											-		-
Total comprehensive income for the year	-	-	1,741	-	-	921	-	19	15,845	6,216	24,741		24,741
Transactions with equity holders, recognised directly in equity													
Share issue/increase of assigned capital											-		-
Share options exercised											-		-
Bonus issue											-		-
Rights issue											-		-
Transfers to reserves during the period									7,062	(6,188)	874.00		874
Transfer to Other Reserve											-		-
Dividends to equity holders											-		-
Profit transferred to head office											-		-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											-		-
Others (Please specify)						41					41		41
Total transactions with equity holders	-	-	-	-	-	41	-	-	7,062	(6,188)	915		915
Balance as at 30.06.2026 (Closing balance)	-	-	1,741	-	-	962	-	19	22,907	28	25,658		25,658

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30.06.2026													
Bank (In INR Millions)	Stated capital/Assigned capital					Reserves					Total	Non- controlling interest	Total Equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Reserve Fund	Share Premium	Statutory Reserve Fund	OCI Reserve	Fair value Reserve	Retained Earnings	Other Reserves			
Balance as at 01.04.2026 (Opening balance)	13,470			187,406	62,900		70,675		3,642	444,819	782,913		782,913
Total comprehensive income for the period											-		-
Profit/(loss) for the year (net of tax)									32,731		32,731		32,731
Other comprehensive income (net of tax)											-		-
Total comprehensive income for the year	13,470	-	-	187,406	62,900	-	70,675	-	36,373	444,819	815,643		815,643
Transactions with equity holders, recognised directly in equity													
Share issue/increase of assigned capital											-		-
Share options exercised											-		-
Bonus issue											-		-
Rights issue											-		-
Transfers to reserves during the period							(303.28)			5,354	5,050.24		5,050
Transfer to Other Reserve											-		-
Dividends to equity holders											-		-
Profit transferred to head office											-		-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											-		-
Others (Please specify)											-		-
Total transactions with equity holders	-	-	-	-	-	-	(303)	-	-	5,354	5,050		5,050
Balance as at 30.06.2026 (Closing balance)	13,470	-	-	187,406	62,900	-	70,372	-	36,373	450,173	820,694		820,694

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30.06.2026

<i>In Rupees Millions</i>	Bank (in LKR)	
	Current Period	Previous Period
	30.06.2026 (Unaudited)	31.03.2026 (Audited)
Cash flows from operating activities		
Profit before tax	476	1,315
Adjustments for:		
Non-cash items included in the profit before tax	244	54
Changes in operating assets	1,270	3,057
Changes in operating liabilities	855	8,902
Dividend income	-	3
Tax paid	(74)	(584)
VAT paid	(68)	(185)
SSCL paid	(9)	(18)
Operating lease rental paid	(7)	(23)
Gratuity paid	-	(8)
Net cash generated from operating activities	2,687	12,511
Cash flows from investing activities		
Purchase of property, plant and equipment	-	(5)
Sales of property, plant and equipment	-	-
Net investment in financial assets at amortized cost	(490)	(38)
Net investment in fair value through OCI assets	-	(5)
Net investment in other financial assets	-	-
Dividends received	-	3
Net cash used in investing activities	(490)	(46)
Cash flows from financing activities		
Assigned capital received from head office	-	-
Net cash generated from financing activities	-	-
Net increase / (decrease) in cash and cash equivalents	2,197	12,465
Effect on exchange rate changes	-	(165)
Cash and cash equivalents at the beginning of the year	21,018	8,718
Cash and cash equivalents at the end of the year	23,214	21,018

Analysis of Loans & Advance In Rupees Millions	Bank (in LKR)	
	Current Period	Previous Period
	30.06.2026	31.03.2026
By product-Domestic currency		
Overdrafts	3,795	3,728
Term loans	4,772	4,751
Other loans	541	382
Sub total	9,108	8,860.55
By product-Foreign currency		
Overdrafts	1,251.51	1,681.29
Term loans	1,720.94	1,619.78
Other loans	2.33	1.79
Trade Finance	3,922.51	2,999.88
Sub total	6,897.30	6,302.74
Total	16,005.12	15,163.29

Analysis of Loans	Group (in INR)	
	Current Period	Previous Period
	30.06.2026	31.03.2026
By product-Domestic currency		
Loans, cash credits,	2,705,058	3,293,150
Term loans	2,831,758	2,841,097
Bills Purchased & D	14,560	32,376
Sub total	5,551,376.00	6,166,623.00
By product-Foreign currency		
Loans, cash credits,	385,920	346,350
Term loans	130,844	129,423
Bills Purchased & D	17,291	28,738
Sub total	534,055	504,511
Total	6,085,431	6,671,134

Analysis of Deposit In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
By product- Domestic currency				
Demand deposits (Current accounts)	937	776	474,882	437,682
Savings deposits	798	895	2,712,088	2,690,021
Fixed deposits	3756	3,554	4,790,641	4,717,126
Others	116	187	-	-
Sub Total	5,607	5,413	7,977,611.00	7,844,829.00
By product - Foreign Currency				
Demand deposits (Current accounts)	364	604	7,404	6,820
Savings deposits	290	362	877	958
Fixed deposits	6,773	6,361	459,893	424,656
Others	8	7.92	-	-
Sub Total	7,435	7,335	468,174.00	432,434.00
Total	13,042	12,747	8,445,785.00	8,277,263.00

Analysis of commitments and contingencies In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
By product – Domestic currency				
Guarantees	176	255		
Bonds	-	-		
Undrawn credit lines	-	-		
Other commitments	1,064	1,295		
Other contingencies	-	138		
Sub total	1,240	1,689	-	-
By product – Foreign currency				
Guarantees	8,697	8,134		
Bonds	-	-		
Undrawn credit lines	-	-		
Other commitments	2,690	3,152		
Other contingencies	634	514		
Sub total	12,021	11,800	-	-
Total	13,261	13,489	-	-

Movement of Impairment during the year (Bank) In Rupees Millions	Under stage 1		Under stage 2		Under stage 3	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026	30.06.2026	31.03.2026
Opening balance	211	12	-	-	3,279	3,204
Charge/ (Write back) to income statement	(169)	199	-	-	32	75
Write-off during the year	-	-	-	-	-	-
Other movements	-	-	-	-	-	-
Closing balance	42	211	-	-	3,311	3,279

Movement of Impairment during the year (Group) In Rupees Millions	Under stage 1		Under stage 2		Under stage 3	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026	30.06.2026	31.03.2026
Opening balance at 01.04.2025						
Charge/ (Write back) to income statement						
Write-off during the year						
Other movements						
Closing balance at 30.06.2025						

Stage-wise impairment during the period (Bank) In Rupees Millions	30.06.2026	31.03.2026
Gross loans and advances	16,005	15,163
Less: Accumulated impairment under stage 1	42	211
Accumulated impairment under stage 2	-	0
Accumulated impairment under stage 3	3,311	3,279
Net loans and advances	12,652	11,673

Stage-wise impairment during the period (Group) In Rupees Millions	30.06.2026	31.03.2026
Gross loans and advances		
Less: Accumulated impairment under stage 1		
Accumulated impairment under stage 2		
Accumulated impairment under stage 3		
Net loans and advances		

Analysis of financial instruments on measurement basis In Rupees Millions	Current Period 30.06.2026				Previous Period 31.03.2026			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	192			192	320			320
Balances with central banks	159			159	117			117
Placements with banks	34,691			34,691	31,730			31,730
Derivative financial instruments	-			-	41			41
Loans and advances	12,652			12,652	11,947			11,947
Equity instruments	-		4	4	-			-
Other Investments	-	2,802		2,802	-	2,312		2,312
Others	-			-	-			-
Total financial assets	47,694	2,802	4	50,500	44,155	2,312	24	46,491
LIABILITIES								
Due to banks	11,264			11,264	8,435			8,435
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	13,042			13,042	12,973			12,973
Total financial liabilities	24,307	-	-	24,307	21,408	-	-	21,408