

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30.09.2025

| In Rupees Millions | Bank (in LKR) | | Group (in INR) | |
|--|---|---|---|---|
| | Current Period | Previous Period | Current Period | Previous Period |
| | From 01.04.2025 To 30.09.2025 (Unaudited) | From 01.04.2024 To 30.09.2024 (Unaudited) | From 01.04.2025 To 30.09.2025 (Unaudited) | From 01.04.2024 To 30.09.2024 (Unaudited) |
| Interest Income | 1,305 | 1,263 | 328,726 | 303,868 |
| Interest Expenses | 371 | 322 | 199,628 | 180,145 |
| Net Interest Income | 934 | 941 | 129,098 | 123,723 |
| Fee and Commission Income | 111 | 103 | (0) | (0) |
| 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 | (4) | (56) | 49,987 | 16,233 |
| Total Operating Income | 1,042 | 988 | 179,085 | 139,956 |
| Impairment Charges | 291 | 25 | 7,694 | 17,269 |
| Net operating income | 751 | 964 | 171,390 | 122,687 |
| Personnel Expenses | 66 | 76 | 35,339 | 47,655 |
| Depreciation and amortization expenses | 4.75 | 1 | - | - |
| Other expenses | 72 | 81 | 54,279 | 6,307 |
| Share of profits/(loss) of associates and joint ventures | - | - | - | - |
| Operating profit/(loss) before VAT and NBT on financial services | 608 | 805 | 81,772 | 68,726 |
| Value Added Tax (VAT) on financial services | 172 | 25 | - | - |
| Nation Building Tax (NBT) on financial services | - | - | - | - |
| Operating profit/(loss) after VAT & NBT on financial services | 435 | 780 | 81,772 | 68,726 |
| Share of profits of associates and joint ventures | - | - | - | - |
| Profit/ Loss before tax | 435 | 780 | 81,772 | 68,726 |
| Income tax expenses | 26 | 124 | 21,861 | 17,627 |
| Profit/(loss) for the period | 409 | 657 | 59,910 | 51,099 |
| 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 | - | - | - | - |

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30.09.2025

| In Rupees Millions | Bank (in LKR) | | Group (in INR) | |
|--|---|---|---|---|
| | Current Period | Previous Period | Current Period | Previous Period |
| | From 01.04.2025 To 30.09.2025 (Unaudited) | From 01.04.2024 To 30.09.2024 (Unaudited) | From 01.04.2025 To 30.09.2025 (Unaudited) | From 01.04.2024 To 30.09.2024 (Unaudited) |
| Profit /(loss) for the period | 409 | 657 | 59,910 | 51,099 |
| 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: | 409 | 657 | 59,910 | 51,099 |
| Equity holders of the parent | - | - | - | - |
| Non-controlling interests | - | - | - | - |

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30.09.2025

| <i>In Rupees Millions</i> | Bank (in LKR) | |
|---|---------------------------|-------------------------|
| | Current Period | Previous Period |
| | 30.09.2025 (Unaudited) | 31.03.2025 (Audited) |
| Cash flows from operating activities | | |
| Profit before tax | 608 | 1,615 |
| Adjustments for: | | |
| Non-cash items included in the profit before tax | 608 | 277 |
| Changes in operating assets | 4,897 | (63) |
| Changes in operating liabilities | 1,179 | 4,871 |
| Dividend income | - | (3) |
| Tax paid | (127) | (902) |
| VAT paid | - | - |
| SSCL paid | - | - |
| Operating lease rental paid | (10) | (20) |
| Gratuity paid | - | (5) |
| Net cash generated from operating activities | 7,155 | 5,771 |
| Cash flows from investing activities | | |
| Purchase of property, plant and equipment | - | (11) |
| Sales of property, plant and equipment | - | - |
| Net investment in financial assets at amortized cost | (669) | 2,146 |
| Net investment in fair value through OCI assets | - | (5) |
| Net investment in other financial assets | - | - |
| Dividends received | - | 3 |
| Net cash used in investing activities | (669) | 2,134 |
| 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 | 6,486 | 7,905 |
| Effect on exchange rate changes | - | (502) |
| Cash and cash equivalents at the beginning of the year | 8,718 | 1,314 |
| Cash and cash equivalents at the end of the year | 15,203 | 8,718 |

SIMPLIFIED STATEMENT OF FINANCIAL POSITION AT 30.09.2025

| In Rupees Millions | Bank (in LKR) | | Group (in INR) | |
|--|---------------------------------|-------------------------------|---------------------------------|-------------------------------|
| | Current Period | Previous Period | Current Period | Previous Period |
| | as at 30.09.2025 (Unaudited) | as at 31.03.2025 (Audited) | as at 30.09.2025 (Unaudited) | as at 31.03.2025 (Audited) |
| Assets | | | | |
| Cash and cash equivalents | 110 | 140 | 17,129 | 13,126 |
| Balances with central banks of Sri Lanka | 145 | 85 | 302,647 | 307,000 |
| Placements with banks | 24,940 | 18,950 | 261,440 | 228,553 |
| Derivative financial instruments | - | 8 | - | - |
| Financial assets recognized through profit or loss | | | | |
| Measured at fair value | - | - | 190,173 | 45,481 |
| Designated at fair value | - | - | - | - |
| Financial assets at amortised cost | - | - | - | - |
| Loans and advances | 11,387 | 16,487 | 6,051,724 | 5,710,712 |
| Debt and other instruments | 2,943 | 2,274 | 1,499,420 | 2,204,983 |
| Financial assets measured at fair value through other comprehensive income | 3 | 19 | 670,315 | - |
| Investment in subsidiaries | - | - | - | 2,568 |
| Investment in associates and joint ventures | - | - | - | - |
| Property plant and equipment | 38 | 41 | 87,216 | 88,267 |
| Investment properties | - | - | - | - |
| Goodwill and intangible assets | - | - | - | - |
| Deferred tax assets | - | - | - | - |
| Other assets | 341 | 190 | 134,638 | 133,417 |
| Total Assets | 39,908 | 38,194 | 9,214,701 | 8,734,107 |
| Liabilities | | | | |
| Due to banks | 7,637 | 6,676 | 32,350 | 2,207 |
| 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 | 8,122 | 8,082 | 7,769,458 | 7,371,536 |
| Due to debt securities holders | - | - | - | - |
| Due to other borrowers | - | - | 389,706 | 412,872 |
| Debt securities issued | - | - | - | - |
| Retirement benefit obligations | - | - | - | - |
| Current tax liabilities | 203 | 379 | - | - |
| Deferred tax liabilities | 3 | - | - | - |
| Other provisions | - | - | - | - |
| Other liabilities | 641 | 463 | 270,284 | 254,392 |
| Due to subsidiaries | - | - | - | - |
| Total Liabilities | 16,606 | 15,600 | 8,461,798 | 8,041,007 |
| Equity | | | | |
| Stated capital/Assigned capital | 1,741 | 1,741 | 13,470 | 13,470 |
| Statutory reserve fund | 895 | 885 | 157,017 | 157,017 |
| OCI reserve | - | - | - | - |
| Retained earnings | 20,631 | 14,619 | - | - |
| Other reserves | 35 | 5,349 | 582,417 | 522,613 |
| Total Shareholders' equity | 23,302 | 22,594 | 752,903 | 693,100 |
| Non-controlling interest | - | - | - | - |
| Total Equity | 23,302 | 22,594 | 752,903 | 693,100 |
| Total Equity and Liabilities | 39,908 | 38,194 | 9,214,701 | 8,734,107 |
| Contingent liabilities and commitments | 13,696 | 12,385 | 2,866,046 | 2,948,357 |
| Memorandum Information | | | | |
| Number of Employees | | | | |
| Number of Branches | | | | |
| Note: Amounts stated are net of impairment and depreciation. | | | | |

| Analysis of Loans & Advance In Rupees Millions | Bank (in LKR) | |
|---|------------------|------------------|
| | Current Period | Previous Period |
| | 30.09.2025 | 31.03.2025 |
| By product-Domestic currency | | |
| Overdrafts | 2,546 | 2,393 |
| Term loans | 5,613 | 5,779 |
| Other loans | 1,668 | 1,612 |
| Sub total | 9,827 | 9,784.34 |
| By product-Foreign currency | | |
| Overdrafts | 1.15 | - |
| Term loans | 1,568.35 | 1,543.95 |
| Other loans | 133.24 | 0.54 |
| Trade Finance | 3,060.43 | 8,080.63 |
| Sub total | 4,763.17 | 9,624.58 |
| Total | 14,590.05 | 19,408.92 |

| Analysis of Loans & Advance In Rupees Millions | Group (in INR) | |
|---|---------------------|---------------------|
| | Current Period | Previous Period |
| | 30.09.2025 | 31.03.2025 |
| By product-Domestic currency | | |
| Loans, cash credits, overdrafts etc. | 2,834,893 | 2,712,596 |
| Term loans | 2,869,871 | 2,723,764 |
| Bills Purchased & Discounted | 22,640 | 20,126 |
| Sub total | 5,727,404.00 | 5,456,486.00 |
| By product-Foreign currency | | |
| Loans, cash credits, overdrafts etc. | 344,844 | 326,884 |
| Term loans | 108,840 | 75,379 |
| Bills Purchased & Discounted | 22,152 | 22,656 |
| Sub total | 475,836 | 424,919 |
| Total | 6,203,240 | 5,881,405 |

| Analysis of Deposit In Rupees Millions | Bank (in LKR) | | Group (in INR) | |
|---|----------------|-----------------|---------------------|---------------------|
| | Current Period | Previous Period | Current Period | Previous Period |
| | 30.09.2025 | 31.03.2025 | 30.09.2025 | 31.03.2025 |
| By product- Domestic currency | | | | |
| Demand deposits (Current accounts) | 967 | 921 | 394,634 | 390,127 |
| Savings deposits | 361 | 410 | 2,484,840 | 2,431,360 |
| Fixed deposits | 3561 | 3,009 | 4,502,916 | 4,186,875 |
| Others | 182 | 75 | - | - |
| Sub Total | 5,070 | 4,415 | 7,382,390.00 | 7,008,362.00 |
| By product - Foreign Currency | | | | |
| Demand deposits (Current accounts) | 273 | 1,045 | 8,174 | 6,177 |
| Savings deposits | 306 | 390 | 766 | 871 |
| Fixed deposits | 2,467 | 2,228 | 378,128 | 356,126 |
| Others | 6 | 3.01 | - | - |
| Sub Total | 3,052 | 3,666 | 387,068.00 | 363,174.00 |
| Total | 8,122 | 8,082 | 7,769,458.00 | 7,371,536.00 |

| Analysis of commitments and contingencies In Rupees Millions | Bank (in LKR) | | Group (in INR) | |
|---|----------------|-----------------|----------------|-----------------|
| | Current Period | Previous Period | Current Period | Previous Period |
| | 30.09.2025 | 31.03.2025 | 30.09.2025 | 31.03.2025 |
| By product - Domestic currency | | | | |
| Guarantees | 368 | 374 | | |
| Bonds | | - | | |
| Undrawn credit lines | | - | | |
| Other commitments | 1,645 | 1,400 | | |
| Other contingencies | 15 | 257 | | |
| Sub total | 2,028 | 2,031 | - | - |
| By product - Foreign currency | | | | |
| Guarantees | 6,479 | 6,291 | | |
| Bonds | | - | | |
| Undrawn credit lines | | - | | |
| Other commitments | 4,554 | 3,008 | | |
| Other contingencies | 636 | 1,057 | | |
| Sub total | 11,668 | 10,355 | - | - |
| Total | 13,696 | 12,386 | - | - |

| Movement of Impairment during the year (Bank) <i>In Rupees Millions</i> | Under stage 1 | | Under stage 2 | | Under stage 3 | |
|--|---------------|------------|---------------|------------|---------------|--------------|
| | 30.09.2025 | 31.03.2025 | 30.09.2025 | 31.03.2025 | 30.09.2025 | 31.03.2025 |
| Opening balance | 18 | 57 | 6 | 1 | 2,897 | 2,856 |
| Charge/ (Write back) to income statement | (11) | (39) | 39 | 5 | 285 | 41 |
| Write-off during the year | - | - | - | - | - | - |
| Other movements | - | - | - | - | - | - |
| Closing balance | 7 | 18 | 45.42 | 6 | 3,182 | 2,897 |

| Movement of Impairment during the year (Group) <i>In Rupees Millions</i> | Under stage 1 | | Under stage 2 | | Under stage 3 | |
|---|---------------|------------|---------------|------------|---------------|------------|
| | 30.09.2025 | 31.03.2025 | 30.09.2025 | 31.03.2025 | 30.09.2025 | 31.03.2025 |
| 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) <i>In Rupees Millions</i> | 30.09.2025 | 31.03.2025 |
|---|---------------|---------------|
| Gross loans and advances | 14,590 | 19,409 |
| Less: Accumulated impairment under stage 1 | 7 | 18 |
| Accumulated impairment under stage 2 | 45.42 | 6 |
| Accumulated impairment under stage 3 | 3,182 | 2,897 |
| Net loans and advances | 11,356 | 16,487 |

| Stage-wise impairment during the period (Group) <i>In Rupees Millions</i> | 30.09.2025 | 31.03.2025 |
|--|------------|------------|
| 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 <i>In Rupees Millions</i> | Current Period 30.09.2025 | | | | Previous Period 31.03.2025 | | | |
|---|---------------------------|--------------|----------|---------------|----------------------------|--------------|-----------|---------------|
| | AC | FVPL | FVOCI | Total | AC | FVPL | FVOCI | Total |
| ASSETS | | | | | | | | |
| Cash and cash equivalents | 110 | | | 110 | 140 | | | 140 |
| Balances with central banks | 145 | | | 145 | 85 | | | 85 |
| Placements with banks | 24,940 | | | 24,940 | 18,950 | | | 18,950 |
| Derivative financial instruments | - | | | - | 8 | | | 8 |
| Loans and advances | 11,387 | | | 11,387 | 16,487 | | | 16,487 |
| Equity instruments | - | | 3 | 3 | - | | 19 | 19 |
| Other investments | - | 2,943 | | 2,943 | - | 2,274 | | 2,274 |
| Others | - | | | - | - | | | - |
| Total financial assets | 36,582 | 2,943 | 3 | 39,528 | 35,670 | 2,274 | 19 | 37,963 |
| LIABILITIES | | | | | | | | |
| Due to banks | 7,637 | | | 7,637 | 6,676 | | | 6,676 |
| Derivative financial instruments | - | | | - | - | | | - |
| Financial liabilities - due to depositors | 8,122 | | | 8,122 | 8,082 | | | 8,082 |
| Total financial liabilities | 15,759 | - | - | 15,759 | 14,758 | - | - | 14,758 |

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30.09.2025

| 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 01.04.2025 (Opening balance) | | | 1,741 | | | 885 | - | | 20,222 | 132 | 22,979 | | 22,979 |
| Total comprehensive income for the period | | | | | | | | | | | - | | - |
| Profit/(loss) for the year (net of tax) | | | | | | | | | 409 | | 409 | | 409 |
| Other comprehensive income (net of tax) | | | | | | | | | | | - | | - |
| Total comprehensive income for the year | - | - | 1,741 | - | - | 885 | - | - | 20,631 | 132 | 23,388 | | 23,388 |
| 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 | | | | | | 10 | | | - | (97) | (87.00) | | (87) |
| 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 | - | - | - | - | - | 10 | - | - | - | (97) | (87) | | (87) |
| Balance as at 30.09.2025 (Closing balance) | - | - | 1,741 | - | - | 895 | - | - | 20,631 | 35 | 23,302 | | 23,302 |

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30.09.2025

| 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 | General Reserve | Retained Earnings | Other Reserves | | | |
| Balance as at 01.04.2025 (Opening balance) | 13,470 | | | 157,017 | 62,900 | | 72,008 | 265,042 | 3,524 | 119,138 | 693,099 | | 693,099 |
| Total comprehensive income for the period | | | | | | | | | | | - | | - |
| Profit/(loss) for the year (net of tax) | | | | | | | | | 59,910 | | 59,910 | | 59,910 |
| Other comprehensive income (net of tax) | | | | | | | | | | | - | | - |
| Total comprehensive income for the year | 13,470 | - | - | 157,017 | 62,900 | - | 72,008 | 265,042 | 63,434 | 119,138 | 753,010 | | 753,010 |
| 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 | | | | | | | (709) | 710 | | (107) | (106.40) | | (106) |
| 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 | - | - | - | - | - | - | (709) | 710 | - | (107) | (106) | | (106) |
| Balance as at 30.09.2025 (Closing balance) | 13,470 | - | - | 157,017 | 62,900 | - | 71,299 | 265,753 | 63,434 | 119,031 | 752,903 | | 752,903 |

| SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING) 30.09.2025 | | |
|---|----------------------------------|--------------------------------|
| ITEM | Bank (in LKR) | |
| | 30.09.2025 (Unaudited) | 31.03.2025 (Audited) |
| Regulatory Capital Adequacy | | |
| Common Equity Tier 1 Rs. Mn | 13,251 | 12,719 |
| Core (Tier 1) Capital Rs. Mn | 13,251 | 12,719 |
| Total Capital Base Rs. Mn | 13,272 | 12,740 |
| Regulatory Capital Ratios (%) | | |
| Common Equity Tier 1 Capital (%) (Minimum Requirement 7%) | 67.96% | 53.54% |
| Tier 1 Capital ratio (%) (Minimum Requirement 8.5%) | 67.96% | 53.54% |
| Total Capital Ratio % (Minimum Requirement 12.5%) | 68.06% | 53.62% |
| Leverage Ratio (Minimum Requirement 3%) | 31.73% | 25.40% |
| Regulatory Liquidity | | |
| Liquidity Coverage ratio (%) (Minimum requirement 100%) | | |
| Rupee (%) | 826.00% | 318.00% |
| All Currency (%) | 615.68% | 357.69% |
| Net Stable Funding Ratio (%) - (Minimum requirement 100%) | 150.00% | 117.00% |
| Assets Quality (Quality of Loan Portfolio) | | |
| Impaired Loans (Stage 03) to Total loans, Ratio (%) | 2.23% | 0.10% |
| Impairment (Stage 3) to Stage 3 Loans, Ratio (%) | 90.73% | 99.37% |
| Profitability | | |
| Interest Margin (%) | 4.77% | 5.59% |
| Return on Assets (Before Tax) (%) | 2.22% | 4.63% |
| Return on Equity (%) | 3.52% | 6.77% |
| Memorandum Information | | |
| Credit Rating | BBB | BBB- |
| Number of Employees | 24 | 25 |
| Number of Branches | 2 | 2 |