

**SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31.12.2025**

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2025 To 31.12.2025 (Unaudited)	From 01.04.2024 To 31.12.2024 (Unaudited)	From 01.04.2025 To 31.12.2025 (Unaudited)	From 01.04.2024 To 31.12.2024 (Unaudited)
Interest Income	1,979	1,853	499,703	461,463
Interest Expenses	573	448	301,649	273,592
<b>Net Interest Income</b>	<b>1,406</b>	<b>1,405</b>	<b>198,054</b>	<b>187,870</b>
Fee and Commission Income	206	227	5,023	1,913
Fee and Commission Expenses	-	-	-	-
<b>Net fee and commission income</b>	<b>206</b>	<b>227</b>	<b>5,023</b>	<b>1,913</b>
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	2	-	71,491	63,848
<b>Total Operating Income</b>	<b>1,614</b>	<b>1,632</b>	<b>274,568</b>	<b>253,632</b>
Impairment Charges	302	18	10,851	34,167
<b>Net operating income</b>	<b>1,313</b>	<b>1,614</b>	<b>263,717</b>	<b>219,465</b>
Personnel Expenses	100	114	53,550	51,477
Depreciation and amortization expenses	7.28	1	-	-
Other expenses	107	184	86,730	62,359
Share of profits/(loss) of associates and joint ventures	-	-	-	-
<b>Operating profit/(loss) before VAT and NBT on financial services</b>	<b>1,098</b>	<b>1,315</b>	<b>123,437</b>	<b>105,629</b>
Value Added Tax (VAT) on financial services	403	25	-	-
Nation Building Tax (NBT) on financial services	-	-	-	-
<b>Operating profit/(loss) after VAT &amp; NBT on financial services</b>	<b>695</b>	<b>1,290</b>	<b>123,437</b>	<b>105,629</b>
Share of profits of associates and joint ventures	-	-	-	758,054
<b>Profit/ Loss before tax</b>	<b>695</b>	<b>1,290</b>	<b>123,437</b>	<b>105,629</b>
Income tax expenses	26	210	32,912	26,006
<b>Profit/(loss) for the period</b>	<b>669</b>	<b>1,080</b>	<b>90,525</b>	<b>79,622</b>
Profit attributable to:	-	-	-	-
Equity holders of the parent	-	-	-	-
Non-controlling interests	-	-	-	-
<b>Earnings per share on profit</b>	-	-	-	-
Basic earnings per ordinary share	-	-	-	-
Diluted earnings per ordinary share	-	-	-	-

**SIMPLIFIED STATEMENT OF FINANCIAL POSITION AT 31.12.2025**

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	as at 31.12.2025 (Unaudited)	as at 31.03.2025 (Audited)	as at 31.12.2025 (Unaudited)	as at 31.03.2025 (Audited)
<b>Assets</b>				
Cash and cash equivalents	4,034	140	18,025	13,126
Balances with central banks of Sri Lanka	140	85	284,910	307,000
Placements with banks	25,220	18,950	292,001	228,553
Derivative financial instruments	-	8	-	-
Financial assets recognized through profit or loss				
Measured at fair value	-	-	200,528	45,481
Designated at fair value	-	-	-	-
Financial assets at amortised cost	-	-	-	-
Loans and advances	13,328	16,487	6,255,475	5,710,712
Debt and other instruments	2,606	2,274	1,551,353	2,204,983
Financial assets measured at fair value through other comprehensive income	4	19	608,067	-
Investment in subsidiaries	-	-	-	2,568
Investment in associates and joint ventures	-	-	-	-
Property plant and equipment	38	41	86,640	88,267
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deferred tax assets	-	-	-	-
Other assets	198	190	167,648	133,417
<b>Total Assets</b>	<b>45,568</b>	<b>38,194</b>	<b>9,464,647</b>	<b>8,734,107</b>
<b>Liabilities</b>				
Due to banks	8,750	6,676	20,525	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	11,839	8,082	7,909,234	7,371,536
Due to debt securities holders	-	-	468,355	412,872
Due to other borrowers	-	-	-	-
Debt securities issued	-	-	-	-
Retirement benefit obligations	-	-	-	-
Current tax liabilities	344	379	-	-
Deferred tax liabilities	3	-	-	-
Other provisions	-	-	-	-
Other liabilities	737	463	284,170	254,392
Due to subsidiaries	-	-	-	-
<b>Total Liabilities</b>	<b>21,674</b>	<b>15,600</b>	<b>8,682,285</b>	<b>8,041,007</b>
<b>Equity</b>				
Stated capital/Assigned capital	1,741	1,741	13,470	13,470
Statutory reserve fund	922	885	157,017	157,017
OCI reserve	-	-	-	-
Retained earnings	21,166	14,619	-	-
Other reserves	65	5,349	611,875	522,613
<b>Total Shareholders' equity</b>	<b>23,894</b>	<b>22,594</b>	<b>782,362</b>	<b>693,100</b>
Non-controlling interest	-	-	-	-
<b>Total Equity</b>	<b>23,894</b>	<b>22,594</b>	<b>782,362</b>	<b>693,100</b>
<b>Total Equity and Liabilities</b>	<b>45,568</b>	<b>38,194</b>	<b>9,464,647</b>	<b>8,734,107</b>
<b>Contingent liabilities and commitments</b>	<b>10,203</b>	<b>12,385</b>	<b>2,500,642</b>	<b>2,948,357</b>
Memorandum Information				
Number of Employees	22	25		
Number of Branches	2	2		

Note: Amounts stated are net of impairment and depreciation.

**STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31.12.2025**

In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2025 To 31.12.2025 (Unaudited)	From 01.04.2024 To 31.12.2024 (Unaudited)	From 01.04.2025 To 31.12.2025 (Unaudited)	From 01.04.2024 To 31.12.2024 (Unaudited)
<b>Profit /(loss) for the period</b>	<b>669</b>	<b>1,080</b>	<b>90,525</b>	<b>79,622</b>
<b>Items that will be reclassified to Income Statement</b>				
Exchange differences on translation of foreign operations	-	51		
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				
<b>Items that will not be reclassified to Income Statement</b>				
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				
<b>Other Comprehensive Income (OCI) for the period, net of taxes</b>	-	<b>51</b>	-	-
<b>Total comprehensive income for the period</b>				
<b>Attributable to:</b>	<b>669</b>	<b>1,130</b>	<b>90,525</b>	<b>79,622</b>
Equity holders of the parent	-	-	-	-
Non-controlling interests	-	-	-	-

**STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31.12.2025**

<i>In Rupees Millions</i>	Bank (in LKR)	
	Current Period	Previous Period
	31.12.2025 (Unaudited)	31.03.2025 (Audited)
<b>Cash flows from operating activities</b>		
Profit before tax	1,098	1,615
<b>Adjustments for:</b>		
Non-cash items included in the profit before tax	712	277
Changes in operating assets	3,104	(63)
Changes in operating liabilities	6,105	4,871
Dividend income	(2)	(3)
Tax paid	(211)	(902)
VAT paid		-
SSCL paid	-	-
Operating lease rental paid	(17)	(20)
Gratuity paid	(0)	(5)
<b>Net cash generated from operating activities</b>	<b>10,789</b>	<b>5,771</b>
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	-	(11)
Sales of property, plant and equipment	-	-
Net investment in financial assets at amortized cost	(332)	2,146
Net investment in fair value through OCI assets	-	(5)
Net investment in other financial assets	-	-
Dividends received	2	3
<b>Net cash used in investing activities</b>	<b>(330)</b>	<b>2,134</b>
<b>Cash flows from financing activities</b>		
Assigned capital received from head office	-	-
<b>Net cash generated from financing activities</b>	<b>-</b>	<b>-</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>10,459</b>	<b>7,905</b>
Effect on exchange rate changes	-	(502)
<b>Cash and cash equivalents at the beginning of the year</b>	<b>8,718</b>	<b>1,314</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>19,176</b>	<b>8,718</b>

Analysis of Loans & Advance In Rupees Millions	Bank (in LKR)	
	Current Period	Previous Period
	31.12.2025	31.03.2025
<b>By product-Domestic currency</b>		
Overdrafts	4,906	2,393
Term loans	5,407	5,779
Other loans		1,612
<b>Sub total</b>	<b>10,313</b>	<b>9,784.34</b>
<b>By product-Foreign currency</b>		
Overdrafts	93.70	-
Term loans	1,669.91	1,543.42
Other loans	4,504.91	0.54
Trade Finance		8,080.63
<b>Sub total</b>	<b>6,268.51</b>	<b>9,624.58</b>
<b>Total</b>	<b>16,581.97</b>	<b>19,408.92</b>

Analysis of Loans & Advance In Rupees Millions	Group (in INR)	
	Current Period	Previous Period
	31.12.2025	31.03.2025
<b>By product-Domestic currency</b>		
Loans, cash credits, overdrafts etc.	3,147,760	2,712,596
Term loans	2,727,173	2,723,764
Bills Purchased & Discounted	27,589	20,126
<b>Sub total</b>	<b>5,902,522.00</b>	<b>5,456,486.00</b>
<b>By product-Foreign currency</b>		
Loans, cash credits, overdrafts etc.	347,103	326,884
Term loans	111,223	75,379
Bills Purchased & Discounted	27,635	22,656
<b>Sub total</b>	<b>485,961</b>	<b>424,919</b>
<b>Total</b>	<b>6,388,483</b>	<b>5,881,405</b>

Analysis of Deposit In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	31.12.2025	31.03.2025	31.12.2025	31.03.2025
<b>By product - Domestic currency</b>				
Demand deposits (Current accounts)	1204	921	415,674	390,127
Savings deposits	562	410	2,531,885	2,431,360
Fixed deposits	3586	3,009	4,564,788	4,186,875
Others	174	75	-	-
<b>Sub Total</b>	<b>5,526</b>	<b>4,415</b>	<b>7,512,347.00</b>	<b>7,008,362.00</b>
<b>By product - Foreign Currency</b>				
Demand deposits (Current accounts)	308	1,045	8,401	6,177
Savings deposits	382	390	859	871
Fixed deposits	5,616	2,228	387,627	356,126
Others	8	3.01	-	-
<b>Sub Total</b>	<b>6,314</b>	<b>3,666</b>	<b>396,887.00</b>	<b>363,174.00</b>
<b>Total</b>	<b>11,839</b>	<b>8,082</b>	<b>7,909,234.00</b>	<b>7,371,536.00</b>

Analysis of commitments and contingencies In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	31.12.2025	31.03.2025	31.12.2025	31.03.2025
<b>By product - Domestic currency</b>				
Guarantees	268	374		
Bonds	-	-		
Undrawn credit lines	-	-		
Other commitments	1,136	1,400		
Other contingencies		257		
<b>Sub total</b>	<b>1,404</b>	<b>2,031</b>	<b>-</b>	<b>-</b>
<b>By product - Foreign currency</b>				
Guarantees	8,020	6,291		
Bonds	-	-		
Undrawn credit lines	-	-		
Other commitments	187	3,008		
Other contingencies	592	1,057		
<b>Sub total</b>	<b>8,800</b>	<b>10,355</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>10,203</b>	<b>12,385</b>	<b>-</b>	<b>-</b>

Movement of Impairment during the year (Bank) In Rupees Millions	Under stage 1		Under stage 2		Under stage 3	
	31.12.2025	31.03.2025	31.12.2025	31.03.2025	31.12.2025	31.03.2025
Opening balance	18	57	6	1	2,897	2,856
Charge/ (Write back) to income statement	(13)	(39)	(6)	5	337	41
Write-off during the year	-	-	-	-	-	-
Other movements	-	-	-	-	-	-
<b>Closing balance</b>	<b>5</b>	<b>18</b>	<b>-</b>	<b>6</b>	<b>3,234</b>	<b>2,897</b>

Movement of Impairment during the year (Group) In Rupees Millions	Under stage 1		Under stage 2		Under stage 3	
	31.12.2025	31.03.2025	31.12.2025	31.03.2025	31.12.2025	31.03.2025
Opening balance at 01.04.2025						
Charge/ (Write back) to income statement						
Write-off during the year						
Other movements						
<b>Closing balance at 31.12.2025</b>						

Stage-wise impairment during the period (Bank) In Rupees Millions	31.12.2025	31.03.2025
Gross loans and advances	16,582	19,409
Less: Accumulated impairment under stage 1	5	18
Accumulated impairment under stage 2	-	6
Accumulated impairment under stage 3	3,234	2,897
<b>Net loans and advances</b>	<b>13,343</b>	<b>16,487</b>

Stage-wise impairment during the period (Group) In Rupees Millions	31.12.2025	31.03.2025
Gross loans and advances		
Less: Accumulated impairment under stage 1		
Accumulated impairment under stage 2		
Accumulated impairment under stage 3		
<b>Net loans and advances</b>		

Analysis of financial instruments on measurement basis In Rupees Millions	Current Period 31.12.2025				Previous Period 31.03.2025			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
<b>ASSETS</b>								
Cash and cash equivalents	4,034			4,034	140			140
Balances with central banks	140			140	85			85
Placements with banks	25,220			25,220	18,950			18,950
Derivative financial instruments	-			-	8			8
Loans and advances	13,328			13,328	16,487			16,487
Equity instruments	-		4	4	-		19	19
Other investments	-	2,606		2,606	-	2,274		2,274
Others	-			-	-			-
<b>Total financial assets</b>	<b>42,722</b>	<b>2,606</b>	<b>4</b>	<b>45,332</b>	<b>35,670</b>	<b>2,274</b>	<b>19</b>	<b>37,963</b>
<b>LIABILITIES</b>								
Due to banks	8,750			8,750	6,676			6,676
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	11,839			11,839	8,082			8,082
<b>Total financial liabilities</b>	<b>20,589</b>	<b>-</b>	<b>-</b>	<b>20,589</b>	<b>14,758</b>	<b>-</b>	<b>-</b>	<b>14,758</b>

## STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31.12.2025

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			
<b>Balance as at 01.04.2025 (Opening balance)</b>			1,741			885	-		20,497	132	23,255		23,255
<b>Total comprehensive income for the period</b>											-		-
Profit/(loss) for the year (net of tax)									669		669		669
Other comprehensive income (net of tax)											-		-
<b>Total comprehensive income for the year</b>	-	-	1,741	-	-	885	-	-	21,166	132	23,923		23,923
<b>Transactions with equity holders, recognised directly in equity</b>													
Share issue/increase of assigned capital											-		-
Share options exercised											-		-
Bonus issue											-		-
Rights issue											-		-
Transfers to reserves during the period						57			-	(86)	(29.00)		(29)
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)											-		-
<b>Total transactions with equity holders</b>	-	-	-	-	-	57	-	-	-	(86)	(29)		(29)
<b>Balance as at 31.12.2025 (Closing balance)</b>	-	-	1,741	-	-	942	-	-	21,166	46	23,894		23,894

## STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31.12.2025

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	Fair value Reserve	Retained Earnings	Other Reserves			
<b>Balance as at 01.04.2025 (Opening balance)</b>	13,470			157,017	62,900		72,008		3,524	384,181	693,099		693,099
<b>Total comprehensive income for the period</b>											-		-
Profit/(loss) for the year (net of tax)									90,525		90,525		90,525
Other comprehensive income (net of tax)											-		-
<b>Total comprehensive income for the year</b>	13,470	-	-	157,017	62,900	-	72,008	-	94,049	384,181	783,625		783,625
<b>Transactions with equity holders, recognised directly in equity</b>													
Share issue/increase of assigned capital											-		-
Share options exercised											-		-
Bonus issue											-		-
Rights issue											-		-
Transfers to reserves during the period							(1,038)			(225)	(1,262)		(1,262)
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)											-		-
<b>Total transactions with equity holders</b>	-	-	-	-	-	-	(1,038)	-	-	(225)	(1,262)		(1,262)
<b>Balance as at 31.12.2025 (Closing balance)</b>	13,470	-	-	157,017	62,900	-	70,970	-	94,049	383,956	782,362		782,362

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